

Drivehere.com

1001 W Ridge Pike Conshohocken PA 19428

Policy and Warranty Disclaimer

I, KELPHALA BALLA SESSAY Acknowledge that the warranty offered by Drivehere.com on date 01/21/2016 for the vehicle Make HYUNDAI Model SONATA and Vin Number 5NPEU46F36H127155 it only covers the Engine and Transmission, for 18 Months or 18 Thousands miles, whatever comes first. And is effective the same day of the beginning of the Lease Contract

1- The Engine and Transmission does not mean ( Radiator, Valve Lifters, Torque Converter, etc), therefore is responsibility for the customer to take care of any mechanical Problem related to any associated part of the Engine or Transmission

2- I understand that this is a used vehicle, therefore the vehicle will experience used vehicle issues and I cannot use this issues to avoid making the payment in the vehicle

3- In order for the Warranty to be effective, the customer needs to make sure that the vehicle is up to date with anti-freeze , Oil change and Inspection.

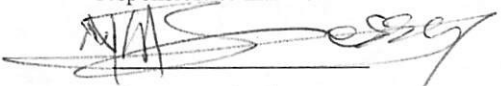
4- Engine and Transmission warranty has a Deductible of \$100.00 and have to be paid before any repairs in the vehicle.

5- The Vehicle is only covered by the Drivehere.com Warranty if the vehicle is serviced at our Service Center, although the customer is not obligated to bring the vehicle to the Drivehere.com Service Center if the customer is going to be 100% responsible for the repair fee.

6- Under no circumstances I will use the mechanical problems as an excuse to try to change my vehicle or noncompliance with the statutes read and understood the contract

7- Mechanical problems in the vehicle can occur at any time after acquiring the vehicle, and there is no grace period to accept the return or breach of contract

8- There is no grace period for repairs in the vehicle, this is an used vehicle and I KELPHALA BALLA SESSAY will be responsible to make sure that the vehicle is in satisfactory conditions at the moment of acquisition

  
Customer's signature

KELPHALA BALLA SESSAY

Customer's Print Name

  
DH Representative

PEOPLES COMMERCE/ LEASE PAYMENT POLICY AND AGREEMENT  
 1001W Ridge Pike (Rear) Conshohocken PA 19428  
 610-239-7300 Fax 610-672-9838

CUSTOMER: KELPHALA BALLA SESSAY PHONE

ADDRESS: 2114 S LLOYD ST CITY: PHILADELPHIA STATE: PA

STOCK NO. P006016 MAKE: HYUNDAI VIN: 5NPEU46F36H127155 YEAR: 2006

WARNING!!! DO NOT SIGN OR TAKE THE CAR OFF THE LOT IF YOU CANNOT HONOR THE FOLLOWING RULES:

- 1) All payments are due and expected on the due date per the Leasing Agreement or Contract. MAF
- 2) There is **NO GRACE PERIOD**. Your vehicle is subject to **RECOVERY** if payment is not made on the lease **DUE DATE**. MAF
- 3) A **\$350 RECOVERY FEE** and all past due payments as well as any other fees must be paid before redeeming a repossessed vehicle. MAF
- 4) You will not use repair problems whether covered or not by a service policy as an excuse for not making a payment. MAF
- 5) Once the vehicle is delivered, all maintenance is your responsibility. The vehicle is being leased with a warranty only for Engine and Transmission for 18 (eighteen) months or 18,000 miles, whichever comes first. MAF
- 6) **PHONE CALLS** will be made to remind you of your due payment until your account is made current, even if you are 1 day late, and you are aware that we will call your job and your references if we cannot contact you. MAF
- 7) You are giving us (Drivehere.com & Peoples commerce inc) permission to use artificial Prerecorded voice messages, voice machines, and Live People to your home phone, Business Phone, and cellphones, even if it's a charge to you. MAF  
 You must inform us of any change in address or phone number. MAF
- 8) Payment should be made by a credit or debit card. MAF
- 9) Customer must always ask for a receipt to get credit for payment. Should you not receive a receipt, see the General Manager. You must produce receipts should there be any discrepancy on your account. MAF
- 10) Insurance cancellation will subject your vehicle to repossession. MAF
- 11) I authorize Drivehere.com & Peoples commerce inc to send me Notifications or electronic messages (Text messages) about my account, even if I'm going to be charge for those messages MAF

I have read and understand payments rules and hereby agree to abide by the **PEOPLES COMMERCE** payment policy. **Monitoring, Recording, And Collection Calls:** By providing you my wireless (cell) telephone number, I expressly consent to receiving phone calls from you concerning my contract, including calls to collect what I owe,. Live calls may be made by one of our employees. Calls may also be made by a prerecorded, auto-dialed voice or text message as applicable law allows. My consent covers all type of calls. You do not charge me for such calls. My wireless carrier charge me for your incoming calls and text messages according to my plan.

Customer Signature: *[Signature]* Date: 01/21/2016

Peoples Commerce Signature: *[Signature]* Date: 01/21/2016

The arbitrators shall be attorneys or retired judges and shall be selected in accordance with the applicable rules. The arbitration award shall be in writing, but without a supporting opinion. The arbitration hearing shall be conducted in the federal district in which you reside. If you demand arbitration first, you will pay one half of any arbitration filing fee. We will pay the rest of the filing fee, and the whole filing fee if we demand arbitration first or if the arbitrator determines that applicable law requires us to do so or that you are unable to do so or that we must do so in order for this Arbitration Provision to be enforceable. We will pay the arbitration costs and fees for the first day of arbitration, up to a maximum of eight hours. We will advance costs and fees on your behalf if directed to do so by the arbitrator, subject to later allocation by the arbitrator in accordance with applicable law. *We will also pay any fees and charges that the arbitrator determines that we must pay in order to assure that this Arbitration Provision is enforceable.* The arbitrator shall decide who shall pay any additional costs and fees.

The arbitrator's award shall be final and binding on all parties, except that in the event of an award of zero or in excess of \$100,000, or in the event of a grant of injunctive relief, the losing party may request a new arbitration under the rules of the arbitration organization by a three-arbitrator panel.

This Arbitration Provision relates to a contract that evidences a transaction involving interstate commerce. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et. seq.).

Neither you nor we waive the right to arbitrate by exercising self-help remedies, filing suit, or seeking or obtaining provisional remedies from a court. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction.

If any part of this Arbitration Provision other than the Class Action Waiver is found by a court or arbitrator to be unenforceable, the remainder shall be enforceable. If the Class Action Waiver is found by a court or arbitrator to be unenforceable, the remainder of this Arbitration Provision shall be unenforceable. Notwithstanding the foregoing, the scope and validity of the Class Action Waiver shall be determined by a court, and not by an arbitrator. This Arbitration Provision shall survive the termination of any contractual agreement between you and us, whether by default or repayment in full.

\* \* \* \* \*

**16. HOW THIS LEASE CAN BE CHANGED.**

ANY CHANGE TO THIS LEASE MUST BE IN WRITING, AND WE MUST SIGN IT. NO ORAL CHANGES ARE BINDING.

LESSEE SIGNS X 

CO-LESSEE SIGNS X N/A

CO-LESSEE SIGNS X N/A

GUARANTOR SIGNS X N/A

Unless the business use box is checked below, this Lease is primarily for personal, family, or household use.

☐ Business, commercial or agricultural use.

**NOTICE TO THE LESSEE: DO NOT SIGN THIS LEASE IN BLANK. YOU ARE ENTITLED TO A COPY OF THIS LEASE WHEN YOU SIGN IT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.**

**YOU AGREE TO THE TERMS OF THIS LEASE. YOU ACKNOWLEDGE YOU HAVE EXAMINED THE VEHICLE, THAT IT IS EQUIPPED AS YOU WANT, AND IN GOOD CONDITION. YOU ACCEPT THE VEHICLE FOR ALL PURPOSES OF THIS LEASE. YOU UNDERSTAND THAT YOU HAVE NO OWNERSHIP RIGHTS IN THE VEHICLE UNLESS YOU EXERCISE YOUR OPTION TO PURCHASE THE VEHICLE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, WE GAVE IT TO YOU AND YOU HAD SUFFICIENT TIME TO READ IT. YOU ACKNOWLEDGE THAT YOU READ ALL PAGES OF THIS LEASE, INCLUDING THE ARBITRATION CLAUSE (ITEM 15), BEFORE SIGNING BELOW, YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.**

Lessee Signature  Date 01/21/2016

Co-Lessee Signature N/A

Date 01/21/2016

Type/Print Lessee Name KELPHALA BALLA SESSAY

Type/Print Co-Lessee Name N/A

Co-Lessee Signature N/A

Date 01/21/2016

Guarantor Signature N/A

Date 01/21/2016

Type/Print Co-Lessee Name N/A

Type/Print Guarantor Name N/A

The Lessor's authorized signature indicates the Lessor has accepted the terms, conditions and obligations of this Lease.

Lessor Name: PEOPLE'S COMMERCE

By: 

Type/Print Name: PEOPLE'S COMMERCE

Type/Print Title: \_\_\_\_\_

Negotiation and Assignment: For value received the undersigned Lessor does hereby sell, assign and transfer to \_\_\_\_\_ subject to the terms and conditions of the separate agreement between the Parties.

Assignment is made:

☐

With Recourse

☐

Without Recourse

☐

With Limited Recourse

Lessor

By

Title

Date



vehicle for more than 30 days outside the state where you first registered it or recorded the title without our written permission. You will not change or modify the vehicle's body or interior in any way unless you first get our written consent. If you add parts to the vehicle that cannot be removed without harming the vehicle's usefulness or value, you understand that these parts become our property to the extent the law allows it. We may inspect the vehicle at any reasonable time. You agree that you and anyone else that uses the vehicle are liable for any injury, death, or damage arising out of the use of the vehicle, and that we are not liable for any such injury, death or damage.

**INDEMNIFICATION:** You will defend, indemnify and hold us harmless and/or defend, indemnify and any of our assignees harmless from and against any loss and all losses or damages to the vehicle and from all claims, losses, suits, actions, liabilities, costs and expenses (including, but not limited to reasonable attorney fees) related to and/or against the use, operation or condition of the vehicle.

**ASSIGNMENT OF RETURNED PREMIUMS AND OTHER AMOUNTS:** You assign to us any unearned returned premiums or charges or other amounts relating to insurance or any optional product or service sold in connection with this Lease and returned or paid to us. You will earn no interest, increase, or profit with respect to such property.

**SECURITY INTEREST:** To secure your performance in this Lease Agreement, you grant us a security interest, to the extent permitted by law, in: (a) the loss proceeds of the vehicle's insurance; or (b) rebates and refunds of mechanical breakdown protection, service or extended warranty contracts financed under the Lease.

**ODOMETER OBLIGATIONS:** Federal law requires you to tell us the vehicle's mileage in connection with a transfer of vehicle ownership. You may be fined and/or imprisoned if you do not complete the disclosure or you make a false statement. You will maintain the Vehicle's odometer so that it always reflects the Vehicle's actual mileage. You will provide us with reasonable evidence of the Vehicle's actual mileage if the odometer does not work at any time. If you are unable to do so, you will pay us our reasonable estimate of any reduction of the Vehicle's fair market value caused by the inability to determine the Vehicle's actual mileage. You must provide us with an odometer disclosure certification when we ask. We may ask for more than one certification at any time during the Lease term.

**ASSIGNMENT AND TRANSFER OF THE VEHICLE:** You may not assign this Lease or transfer the Vehicle without our prior written permission. We may assign all of our rights under this Lease, and any assignee of ours may reassign it. Any sale and assignment by us will not change your duties, burden, or risk under this Lease.

**MONITORING, RECORDING, AND COLLECTION CALLS:** By providing us your wireless (cell) telephone number, you expressly consent to receiving telephone calls from us concerning this Lease, including calls to collect what you owe. Live calls may be made by one of our employees. Calls may also be made by a prerecorded, autodialed voice or text message as applicable law allows. Your consent covers all types of calls. We do not charge you for such calls. Your wireless carrier will charge you for our incoming calls and text messages according to your plan.

**STARTER INTERRUPT/GPS TRACKING:** ☒ If the box is checked, the Vehicle is equipped with a starter interrupt GPS tracking device ("Device"). By signing this Lease, you agree that we may install the "Device" in the Vehicle. You understand and agree that we will disable the Vehicle in the event that you do not make your payments on the dates they are due as shown in the Consumer Leasing Act Disclosures (Item 1), subject to any rights that you may have to cure your default. You agree that you will not tamper with, disable or attempt to disable the Device. The Device is and remains our property. Additional terms and disclosures regarding the installation and use of the Device are provided to you separately.

☒ If the box is checked, the Vehicle is equipped with a GPS tracking device ("GPS Device"). By signing this Lease, you agree that we may install the GPS Device in the Vehicle. You understand and agree that we may use this GPS Device to locate the Vehicle in the event that you do not make your payments on the dates they are due as shown in the Consumer Leasing Act Disclosures (Item 1). You agree that you will not tamper with, disable or attempt to disable the GPS Device. The GPS Device is and remains our property. Additional terms and disclosures regarding the installation and use of the GPS Device are provided to you separately.

**GENERAL:** If any part of this Lease is invalid, unenforceable or illegal in any jurisdiction, the part that is invalid, unenforceable or illegal will not be effective as to that jurisdiction. The rest of this Lease will be enforceable. This Lease is our entire agreement. We have made no promises to you not contained in this Lease. If any part of this Lease is found by a court or other dispute resolution body to be void or unenforceable, this Lease is to be read as if that part were never contained in this Lease. We do not waive our rights or remedies under this Lease by failing to exercise them at any time. Notices may be given personally or sent by first class mail. Notice mailed to us must be sent to the address shown in this Lease or as we otherwise direct from time to time. Notices shall be deemed given to us when they are personally given or actually received at our address. Notices shall be deemed given to you when they are personally given or when placed in the mail, addressed to you at your address then shown on our records, even though you might not actually receive our mailed notice. You agree that 10 days' notice is a reasonable notice period, unless state law requires a longer period, in which case you agree that the state-required period is reasonable.

#### 15. ARBITRATION

This Arbitration Provision significantly affects your rights in any dispute with us. Please read this Arbitration Provision carefully before you sign it.

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT.
2. IF A DISPUTE IS ARBITRATED, YOU AND WE WILL EACH GIVE UP OUR RIGHT TO A TRIAL BY THE COURT OR A JURY TRIAL.
3. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US.
4. THE INFORMATION YOU AND WE MAY OBTAIN IN DISCOVERY FROM EACH OTHER IN ARBITRATION IS GENERALLY MORE LIMITED THAN IN A LAWSUIT.
5. OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.
6. EVEN IF A DISPUTE IS ARBITRATED, WE CAN STILL TAKE POSSESSION OF YOUR VEHICLE IF YOU DO NOT HONOR YOUR CONTRACT AND YOU OR WE MAY SEEK PROVISIONAL REMEDIES FROM A COURT.

In this Arbitration Provision, "you" and "your" refer to the customer(s) signing below, and "we," "us" and "our" refer to the Lessor signing below.

Any claim or dispute, whether in contract, tort or otherwise (including the interpretation and scope of this clause and the arbitrability of any issue), between you and us or our employees, agents, successors or assigns, which arises out of or relates in any manner to the lease of the Vehicle or any resulting transaction or relationship (including any such relationship with third parties who do not sign this Lease) shall, at your or our election (or the election of any such third party), be resolved by neutral, binding arbitration and not by a court action. Any claim or dispute is to be arbitrated on an individual basis and not as a class action, and you expressly waive any right you may have to arbitrate a class action (this is called the "class action waiver").

You may choose the applicable rules of either the American Arbitration Association ("AAA") or another arbitration organization, subject to our approval. We waive the right to require you to arbitrate an individual (as opposed to a class) claim if the amount you seek to recover, including attorneys' fees and expenses, is less than \$2,500. You may obtain a copy of the rules of the AAA by calling 1-800-778-7879 or by visiting its web site.

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Rev. 2-1-12

Page 5 of 6

Customer Initials

Customer Modified - Drivehere.com

AUTOSTAR SOLUTIONS, INC., THE PRINTER, MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE CONTENT OR FITNESS FOR PURPOSE OF THIS FORM.  
CONSULT YOUR OWN ATTORNEY.

To the extent your early termination liability takes into account the value of the Vehicle at termination, you may get a professional appraisal of the Vehicle's wholesale value. If you do so within a reasonable time, we will use the appraised value as the realized value. The appraiser must be an independent third party that you and we agree to. You must pay for any appraisal.

You will also owe us the following amounts upon early termination: (a) Any unpaid periodic payments then due. (b) Any official fees and taxes related to the termination. (c) Any other amounts you owe under this Lease including any unpaid late charges or other amounts due because you did not meet your obligations under this Lease. We may apply all or part of your security deposit to the amount you owe us. If this Lease ends early, we may cancel any optional insurance, maintenance, service, or other contracts included in this Lease or claim benefits under them to reduce what you owe or repair the Vehicle.

#### 14. OTHER TERMS AND CONDITIONS

#### NOTICE: PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE TO OTHERS IS NOT INCLUDED IN THIS LEASE.

**CREDIT REPORT:** By signing this agreement, you expressly authorize Lessor to, at any time during the term of this Lease Agreement, and subsequent to the termination of this agreement if monies are still owed on this Lease Agreement, secure your credit report for any permissible purpose as provided in the Fair Credit Reporting Act and any other applicable law.

**INSURANCE:** You shall maintain the types and amounts of primary insurance shown in Item 10 for the Lease term and until you return the Vehicle. The insurer may be anyone reasonably acceptable to us. The insurance must be in your name, and we must be shown as additional insured and loss payee. You authorize us to endorse your name on any check we receive in payment of a claim. Your policy must state that we will be given at least 10 days' notice of any cancellation, reduction or other material change of coverage. If your insurer does not pay a claim for any reason, it will mean that you have not maintained the required insurance. You will pay for any loss we incur because you do not maintain required insurance or because the insurer does not pay a claim. If you do not obtain and maintain the required insurance, we may, if we choose, buy it for you. We may add what we pay for this insurance to your unpaid Lease obligations and charge rent on the added amount, or at our option, ask you to pay it right away. If we decide to buy insurance, we may either buy insurance that covers your interest and our interest, or, if the law permits, buy insurance that covers only our interest. If the Vehicle is damaged, stolen, or destroyed, and money becomes available from insurance, a judgment, a settlement, or the like, we will be entitled to the money. If this Lease ends in connection with our receipt of the money, we will treat any money we do not use to repair the Vehicle as part of the price we received for the Vehicle at disposition.

**STANDARDS FOR WEAR AND USE:** You agree to pay for excess mileage and excess wear at the end of the scheduled Lease term. These standards apply for determining unreasonable or excess wear: but is not limited to: (a) damage to the major driveline components (engine, transmission, differential) not covered by warranty; (b) damage to the electrical system or battery; (c) damage to the frame; (d) missing or broken parts, equipment or accessories, including optional factory equipment, keys or remote keyless entry devices, tool kits, or anything else that was in or on the vehicle when you received it; (e) missing tires, tires that are lesser quality than the original tires, tires that are not produced by the same manufacturer, tires of unequal size (diameter), tires that have sidewall plugs, cuts or exposed cords, tires that have less than 1/8 inch tread, or wheels that are broken or cracked; (f) damage to the body, fenders, metalwork, lights, trim or paint, including but not limited to dents or rust; (g) damaged or stained dash, floor covers, seats, or any other part of the interior; (h) nonfunctioning, discolored, tinted, or broken glass, including stars, cracks, holes or plugs; (i) failure to maintain the vehicle according to the manufacturer's specifications; (j) after market alterations not installed by an authorized dealer; (k) water damage; (l) damage that makes the vehicle run in a noisy, rough, or improper way, or that makes the vehicle unsafe or unlawful; (m) other mechanical or electrical malfunctions; and (n) any other damage to the interior or exterior that is beyond ordinary wear and use. You will not owe a charge for excess wear if you purchase the Vehicle.

**SECURITY DEPOSIT:** This paragraph applies if you paid any security deposit in connection with this Lease. Unless the law requires, we do not keep the security deposit separate. We may apply some or all of the security deposit to amounts you owe under this Lease, or, if you exercise your purchase option, to the price of the Vehicle. We will return any unused security deposit to you at the end of this Lease. We have no fiduciary duty to you with respect to the security deposit unless such duty is imposed by law. No interest, increase, or profit on the security deposit will accrue or be paid to you. **Provided you are not in default, you may have us apply sums from your security deposit to pay deductible charges under any mechanical breakdown protection provided in this Lease.**

**EARLY TERMINATION OPTION TO PURCHASE THE VEHICLE:** ☒ If this box is checked, you may buy the Vehicle before the end of the term. The price will be the adjusted Lease balance calculated according to Item 13 ("Early Termination Liability"), plus any other amounts due and unpaid under this Lease. You must also pay any taxes and official fees (for taxes, tags, license and registration) imposed on our sale of the Vehicle to you.

**RETURNING THE VEHICLE:** If you do not exercise your right, if any, to buy the Vehicle, you will return it to us at a place we designate when this Lease ends. When you return the Vehicle, you must give us a completed, signed odometer disclosure statement, and pay us any amounts you owe under this Lease and have not paid. **If you do not purchase the vehicle, but you keep the Vehicle after you are supposed to return it you and we agree to a six month extension of this Lease Agreement under the same terms and conditions existing in this Lease Agreement. If you, after the six month extension of this Lease Agreement, still do not purchase and/or return the Vehicle, each period thereafter you will pay us a periodic amount equal to the periodic Lease payment and other amounts that may come due. Your payment does not permit you to keep the Vehicle. You will pay us upon return of the Vehicle the Disposition Fee in Item 1.**

Customer Initials 

**MAINTENANCE:** You will, at your expense, service the Vehicle according to the owner's manual maintenance schedule. If the Vehicle is recalled, you will have the recall repairs or service performed. You will maintain the Vehicle in good working order and repair, and pay all operating costs, such as gasoline, oil, and replacement tires. We have no obligation to provide you with a replacement Vehicle for any reason. We may inspect the Vehicle at any reasonable time and place.

**REGISTRATION, PARKING TICKETS AND TAXES:** You must keep the Vehicle currently registered, and pay all parking tickets and traffic fines relating to the Vehicle. If you do not pay tickets and fines, we may do so for you, and you will pay us upon demand. We may add the amount to what you owe us if you do not pay us when we make demand. You must pay when due or reimburse us if we pay for you all government charges, fees and taxes (other than our income taxes) whether assessed on you, us, or the Vehicle. If you do not pay the charges, fees and taxes, and interest or penalties are assessed (unless the interest or penalties are caused by our negligence), you must pay the interest or penalties when due or reimburse us if we pay them. You must pay personal property taxes, ad valorem, or similar taxes assessed on the Vehicle, whether you are billed for them by the government or whether we pay them and bill you for them or include the amount of such taxes as part of your periodic payment.

**RETURNED PAYMENTS:** If any check, draft, order or other payment instrument is returned to us for any reason, or if any authorized electronic debit is not paid, you will pay us a fee of \$ 35.00.

**USE OF THE VEHICLE:** You agree not to use or allow anyone else to use the vehicle: (a) in a way that violates the law or the terms of your insurance policy or that causes cancellation or suspension of any applicable warranty; or (b) to transport goods or people for pay. You also agree not to take the vehicle outside the contiguous United States. In addition, you agree not to take the vehicle out of the Commonwealth of Pennsylvania on a permanent basis and/or for the vehicle to be used or allow anyone else to use the

**10. TYPES AND AMOUNTS OF REQUIRED INSURANCE COVERAGE**

You must maintain insurance in the following amounts:

Bodily Injury Coverage with \$ 100,000.00 / \$ 300,000.00 limits.

Property Damage Coverage with \$ 50000.00 limits.

Collision, Fire, Theft and Comprehensive Coverage with a maximum deductible of \$ 500.00.

**Damage Waiver** – In the event that you do not have coverage for Physical Damage to the Vehicle, either because you opted out of securing that coverage at the beginning of the Lease Term or you canceled that coverage subsequent to the commencement of the Lease Agreement, you will be responsible to pay us an additional amount pursuant to a Damage Waiver Agreement executed separately from this Lease Agreement and incorporated herein by reference. Your failure to pay for the Damage Waiver shall constitute a breach of this Lease Agreement.

See Item 14 for additional insurance provisions.

**11. MILEAGE**

**ALLOWED MILEAGE:** You are allowed to drive 66526 miles during the scheduled Lease term. During this Lease, the allowed mileage at any time equals (i) the miles per payment period (equal to the allowed mileage during the scheduled Lease term divided by the number of scheduled periodic payments) times (ii) the number of scheduled periodic payments already due. This result is the prorated allowed mileage.

**EXCESS MILEAGE CHARGE:** The excess mileage charge will be the rate per mile stated in Item 1 times the miles in excess of the allowed mileage during the scheduled lease term. You will not owe an excess mileage charge if you purchase the Vehicle.

**ADDITIONAL SECURITY DEPOSIT:** If you exceed the prorated allowed mileage at the end of any payment period, you agree to pay an additional refundable security deposit equal to (i) the miles in excess of the prorated permitted mileage times (ii) the rate per mile stated in Item 1. We will subtract any additional security deposit previously paid because of excess mileage from any additional security deposit we ask you to pay. We do not have to return any part of the refundable security deposit until you pay all you owe at Lease end. We may apply the security deposit to amounts you owe under this Lease.

**12. DEFAULT, TAKING POSSESSION AND OTHER REMEDIES**

**The following are events of default:** (a) You fail to pay any payment when due or any other amount you owe under the Lease when we ask you for it; (b) You give any false or misleading information in any Lease application; (c) You do not maintain required insurance; (d) You lose possession of the

Vehicle by confiscation, forfeiture or other involuntary transfer (whether or not the Vehicle is the subject of judicial or administrative proceedings); (e) You exceed the allowed mileage shown in Item 11; (f) You assign this Lease or transfer the Vehicle without our prior written permission, or attempt to do either; (g) You start a bankruptcy, receivership, or insolvency proceeding or one is started against you or your property; (h) You fail to return the Vehicle when this Lease requires; (i) You fail to meet any other obligation under this Lease; (j) You do anything the law says is a default; (k) you fail to answer traffic summons, including parking tickets, or pay fines when due; (l) you die; (m) the vehicle ceases to exist, is damaged beyond repair or is lost or stolen; (n) you are arrested for the crime of driving under the influence of alcohol or controlled substances; (o) you are arrested for a misdemeanor or felony criminal offense in which it is alleged the Vehicle was used to commit that offense; (p) you are incarcerated; or (q) we, in good faith, believe that your ability to perform your obligations under this Lease is impaired.

If you are in default, after waiting any time the law requires, we may do any of the following: (a) End this Lease and demand that you pay the amount due at early termination; (b) Take any action we believe is required to protect our interest in the Vehicle (for example, we may buy insurance) and our action will not cure your default; (c) Add amounts we spend taking these actions to your Lease obligation and charge rent on the added amount, or at our option, ask you to pay these amounts right away; (d) Cancel optional products and services included with this Lease and apply any refund to your Lease obligations (you hereby instruct any provider of such products and services to pay us any refund or credit due on early cancellation); (e) Take possession of the Vehicle wherever we find it and enter any property where the Vehicle may be to do so; (f) Sue you for damages or to get the Vehicle back; (g) Pursue any other remedy the law gives us.

We will exercise our rights without breach of the peace, at reasonable times and places, in a reasonable way, as the law allows. We may use the license plates on the Vehicle to move it to a storage place. After we take possession of the Vehicle, we will hold it free of any rights you may have under this Lease, subject to any right you have by law to cure the default or recover the Vehicle. If any personal items are in the Vehicle, we may take them and store them and provide you with written notice. If you do not ask for such items back within 30 days, we may dispose of them as the law allows. Unless you tell us within five business days of any personal property you claim was in the Vehicle when we took possession, we will not be responsible for that property. You will pay our reasonable expenses of taking these actions as the law allows. These expenses may include expenses of taking and storing the Vehicle.

If we have to pay someone to help us collect the amount you owe us, we will add the amount we have to pay to the amount you owe us. Unless prohibited by law, this may include reasonable fees of attorneys who are not our salaried employees and court costs.

**13. EARLY TERMINATION LIABILITY**

**WHEN THIS LEASE CAN END EARLY:** You may terminate (end) this Lease early. To do so, you must return the Vehicle to us and pay us your early termination liability as described below within five business days of the date we ask for it.

We may end this Lease early if you are in default, the Vehicle is a total loss, or you die and there is no surviving lessee. If we end this Lease, you must return the Vehicle to a place we designate and pay us the early termination liability as described below within five business days of the date we ask for it.

**EARLY TERMINATION LIABILITY:** You agree to pay the following charges upon early termination: The Early Termination Fee, if any; and (a) The amount by which the adjusted Lease balance exceeds the Vehicle's realized value at termination. If the total of these two amounts is more than the total of your remaining base periodic payments, you instead agree to pay the following: (b) The total of your remaining base periodic payments; (c) An excess wear charge; and (d) An excess mileage charge for any miles in excess of the allowed mileage during the scheduled Lease term at the rate per mile shown in Item 1.

We compute your adjusted Lease balance using the 'constant yield' method. 'Constant yield method' means the method of determining the rent charge portion of each base periodic payment under which the rent charge for each period is earned in advance by multiplying the constant rate implicit in this Lease times the balance subject to rent charge as it declines during the Lease term. At any given time during the Lease term, the balance subject to rent charge is the difference between the adjusted capitalized cost and the sum of: (i) all depreciation amounts accrued during the previous periods, and (ii) any base periodic payment amount paid at Lease inception. The periodic rent charge calculations are based on the assumption that we will receive your periodic payments in their exact amounts and on their exact due dates and that this Lease goes to its full term.

The realized value of the Vehicle is: (a) the price we receive for the Vehicle at disposition; (b) the highest offer we receive for disposition of the Vehicle; or (c) the fair market value of the Vehicle. We will add to the amount you owe us what it costs us to pay someone to dispose of the Vehicle, for example, an auction fee.



2. DESCRIPTION OF VEHICLE						
New/Used	Year	Make	Model	Body Style	Vehicle ID#	Odometer
USED	2006	HYUNDAI	SONATA	4 DOOR SED	5NPEU46F36H127155	112951

3. TRADE IN VEHICLE				
Year	Make	Model	Gross amount of trade-in allowance	\$ 0.00
N/A	N/A	N/A	Prior credit or lease balance	\$ 0.00
			Net trade-in allowance (if less than 0 then enter 0)	\$ 0.00

4. ITEMIZATION OF GROSS CAPITALIZED COST				
Agreed upon value of the Vehicle	\$ 9495.00	Gap contract or coverage or waiver	\$ 0.00	
Other amounts included in the Gross Capitalized Cost:		Life insurance and/or disability insurance	\$ 0.00	
Taxes	\$ 0.00	N/A	\$ 0.00	
Title and registration fees	\$ 86.00	N/A	\$ 0.00	
Lease acquisition fee	\$ 250.00	N/A	\$ 0.00	
Document fee	\$ 123.00	N/A	\$ 0.00	
Prior credit or lease balance	\$ 0.00	N/A	\$ 0.00	
N/A	\$ 0.00	N/A	\$ 0.00	
Optional products and services:		N/A	\$ 0.00	
Mechanical breakdown protection	\$ 0.00	N/A	\$ 0.00	
Service contract	\$ 0.00	Total Gross Capitalized Cost	\$ 9954.00	

#### IF YOU DO NOT MEET YOUR OBLIGATIONS UNDER THIS LEASE, WE MAY RETAKE THE VEHICLE

<p><b>5. Official Fees and Taxes.</b> The total amount you will pay for official and license fees, registration, title and taxes over the Lease term, whether such amounts are included with your periodic payments or assessed otherwise is \$ <u>1603.79</u> (e). The actual total of fees and taxes may be higher or lower depending on the tax rates in effect or the Vehicle's value when a fee or tax is assessed.</p> <p><b>6. Late Payments.</b> Your payment is late if it is not made by the close of business on the day specified in this Lease Agreement. There is no grace period; you will be charged a late fee as follows for any payment that is late: \$10 per day up to a maximum of <input type="checkbox"/> \$25 if your periodic payment is weekly, <input type="checkbox"/> \$50 if your periodic payment is bi-weekly, <input checked="" type="checkbox"/> \$100 if your periodic payment is monthly. We will not assess or collect a late charge when the only delinquency is late charges assessed on an earlier delinquency.</p> <p><b>7. Early Termination Liability: Early Termination Fee</b> \$ <u>250.00</u>. The description of your early termination liability appears in Item 13 ("Early Termination Liability") of this Lease.</p>	<p><b>8. Warranties.</b> If the Vehicle is new, the Vehicle is subject to the manufacturer's standard new car warranty. <input type="checkbox"/> If this box is checked, the Vehicle is subject to the following express warranty or guarantee: N/A</p> <p>N/A</p> <p>If the Vehicle is not new, and no warranty is identified in the previous sentence, there is no express warranty on the Vehicle.</p> <p>Warranty papers separate from this Lease state any coverage limits.</p> <p>The law gives you a warranty that the Vehicle conforms to the description in this Lease.</p> <p>Except as provided above or prohibited by law, the following three sentences apply. YOU ARE LEASING THE VEHICLE "AS IS". WE MAKE NO EXPRESS WARRANTIES ON THE VEHICLE. WE DISCLAIM ANY WARRANTIES IMPLIED BY LAW, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE.</p> <p>If we make a written warranty covering the Vehicle or, within 90 days of the Lease Date we enter into a service contract covering the Vehicle, this disclaimer will not affect any implied warranties during the term of the warranty or service contract.</p>
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#### 9. OPTIONAL PRODUCTS AND SERVICES

The products and services offered below are optional. You are not required to buy any products and services to enter into the Lease. The term of any product or service will be the Lease term, unless a different term appears below. If you want to buy an optional product or service, you should review

the contract that describes the product or service before you initial below. By initialing below, you indicate that you want to buy the optional products and services indicated. If the cost shown below is not shown as part of the Itemization of Amount Due at Lease Signing or Delivery above, it has been added to the Gross Capitalized Cost.

Optional Product or Service	Amount or Period	Price	Term	Name of Provider	Approval
Optional mechanical breakdown protection or service contract	N/A	N/A	N/A	N/A	Lessee Initials _____
Optional gap contract or coverage, or gap waiver	N/A	N/A	N/A	N/A	Lessee Initials _____
Other: N/A	N/A	N/A	N/A	N/A	Lessee Initials _____
Other: N/A	N/A	N/A	N/A	N/A	Lessee Initials _____

**CLOSED END MOTOR VEHICLE LEASE**Lease Number: P006016Lease Date: 01/21/2016Scheduled Lease End Date 10/01/2019Lessee Name, KELPHALA BALLA SESSAYAddress & Phone: 2114 S LLOYD ST, PHILADELPHIA, PA 19142Co-Lessee Name,  
Address & Phone: N/ACo-Lessee Name,  
Address & Phone: N/AGuarantor Name,  
Address & Phone: N/ALessor Name, PEOPLE'S COMMERCEAddress & Phone: 1001 W RIDGE PIKE, CONSHOHOCKEN, PA 19428 (610) 239-7300

"We," "us" and "our" mean the lessor. "You" and "your" mean the lessee. This document governs your Lease with us. Each person who signs this Lease is individually liable to us for all Lease obligations. "The Vehicle" is the vehicle described below that you are leasing from us. You agree to pay all amounts due under this Lease and fulfill all your obligations under this Lease. The Consumer Leasing Act Disclosures are also terms of this Lease. You are leasing the Vehicle and have no ownership rights in it unless you exercise your purchase option, if any. In this Lease, "e" means an estimate.

**I. CONSUMER LEASING ACT DISCLOSURES**

Amount Due at Lease Signing or Delivery	Periodic Payments Your periodic payments are due <u>MONTHLY</u> . Your first periodic payment of \$ <u>316.08</u> is due on <u>02/01/16</u> followed by <u>43</u> periodic payments of \$ <u>316.08</u> due <u>ON THE 1ST OF EACH MONTH</u> .	Other Charges (not part of your periodic payment)	Total of Payments (The amount you will have paid by the end of the Lease)
(Itemized below)* <u>N/A</u>	<input type="checkbox"/> If this box is checked, your periodic payments are due as follows: <u>N/A</u> <u>N/A</u>	Disposition fee (if you do not purchase the Vehicle) \$ <u>0.00</u> <u>N/A</u> \$ <u>0.00</u> <u>N/A</u> \$ <u>0.00</u> Total \$ <u>0.00</u>	<u>N/A</u>
\$ <u>320.00</u>	The Total of your Periodic Payments is \$ <u>13907.50</u>		\$ <u>14227.52</u>

**\*Itemization of Amount Due at Lease Signing or Delivery**

Amount Due at Lease Signing or Delivery:	How the Amount Due at Lease Signing or Delivery will be paid:
Capitalized cost reduction \$ <u>288.29</u>	Net trade-in allowance \$ <u>0.00</u>
First periodic payment \$ <u>0.00</u>	Rebates and non cash credits \$ <u>0.00</u>
Refundable security deposit \$ <u>0.00</u>	Total amount of <u>N/A</u> paid in deferred payments \$ <u>0.00</u>
Title fees \$ <u>0.00</u> Registration fees \$ <u>0.00</u>	\$ <u>N/A</u> due <u>N/A</u> \$ <u>N/A</u> due <u>N/A</u>
<u>N/A</u> \$ <u>0.00</u>	\$ <u>N/A</u> due <u>N/A</u> \$ <u>N/A</u> due <u>N/A</u>
<u>N/A</u> \$ <u>0.00</u>	\$ <u>N/A</u> due <u>N/A</u> \$ <u>N/A</u> due <u>N/A</u>
<u>CCR TAX 31.71/SLS TAX 0.00</u> \$ <u>31.71</u>	\$ <u>N/A</u> due <u>N/A</u> \$ <u>N/A</u> due <u>N/A</u>
<u>N/A</u> \$ <u>0.00</u>	Amount to be paid in cash \$ <u>320.00</u>
<u>N/A</u> \$ <u>0.00</u>	<u>N/A</u> \$ <u>0.00</u>
<u>N/A</u> \$ <u>0.00</u>	Total \$ <u>320.00</u>
Total \$ <u>320.00</u>	

**Your Periodic Payment is determined as shown below:**

Gross capitalized cost. The agreed upon value of the Vehicle (\$ <u>9495.00</u> ) and any items you pay over the Lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance).	\$ <u>9954.00</u>
Capitalized cost reduction. The amount of any net trade-in allowance, rebate, noncash credit, or cash you pay that reduces the gross capitalized cost.	\$ <u>288.29</u>
Adjusted capitalized cost. The amount used in calculating your base periodic payment.	\$ <u>9665.71</u>
Residual value. The value of the Vehicle at the end of the Lease used in calculating your base periodic payment.	\$ <u>1899.00</u>
Depreciation and any amortized amounts. The amount charged for the Vehicle's decline in value through normal use and for other items paid over the Lease term.	\$ <u>7766.71</u>
Rent charge. The amount charged in addition to the depreciation and any amortized amounts.	\$ <u>4762.73</u>
Total of base periodic payments. The depreciation and any amortized amounts plus the rent charge.	\$ <u>12529.44</u>
Lease payments. The number of payments in your Lease.	<u>44</u>
Base periodic payment.	\$ <u>284.76</u>
Periodic sales/use tax (e).	\$ <u>31.32</u>
<u>N/A</u>	\$ <u>0.00</u>
Total Periodic Payment.	\$ <u>316.08</u>

**Early Termination.** You may have to pay a substantial charge if you end this Lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater this charge is likely to be.

**Excessive Wear and Use.** You may be charged for excessive wear based on our standards for normal use and for mileage in excess of a rate of 18000 miles per year (prorated based on the total number of scheduled periodic payments) at the rate of 0.05 per mile.

**Purchase Option at End of Lease Term.** ☒ You have an option to purchase the Vehicle at the end of the Lease term for \$ 1899.00 and a purchase option fee of \$ N/A. The purchase option price does not include official fees such as those for taxes, tags, licenses and registration. ☐ You do not have an option to purchase the Vehicle at the end of the Lease term.

**Other Important Terms.** See your Lease documents for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, insurance, and any security interest, if applicable.



Below is a list of some major defects that may occur in used motor vehicles.

**Frame & Body**

Frame-cracks, corrective welds, or rusted through  
Dog tracks—bent or twisted frame

**Engine**

Oil leakage, excluding normal seepage  
Cracked block or head  
Belts missing or inoperable  
Knocks or misses related to camshaft lifters and push rods  
Abnormal exhaust discharge

**Transmission & Drive Shaft**

Improper fluid level or leakage, excluding normal seepage  
Cracked or damaged case which is visible  
Abnormal noise or vibration caused by faulty transmission or drive shaft  
Improper shifting or functioning in any gear  
Manual clutch slips or chatters

**Differential**

Improper fluid level or leakage excluding normal seepage  
Cracked or damaged housing which is visible  
Abnormal noise or vibration caused by faulty differential

**Cooling System**

Leakage including radiator  
Improperly functioning water pump

**Electrical System**

Battery leakage  
Improperly functioning alternator, generator, battery, or starter

**Fuel System**

Visible leakage

**Inoperable Accessories**

Gauges or warning devices  
Air conditioner  
Heater & Defroster

**Brake System**

Failure warning light broken  
Pedal not firm under pressure (DOT spec.)  
Not enough pedal reserve (DOT spec.)  
Does not stop vehicle in straight line (DOT spec.)  
Hoses damaged  
Drum or rotor too thin (Mfr. Specs)  
Lining or pad thickness less than 1/32 inch  
Power unit not operating or leaking  
Structural or mechanical parts damaged

**Steering System**

Too much free play at steering wheel (DOT specs.)  
Free play in linkage more than 1/4 inch  
Steering gear binds or jams  
Front wheels aligned improperly (DOT specs.)  
Power unit belts cracked or slipping  
Power unit fluid level improper

**Suspension System**

Ball joint seals damaged  
Structural parts bent or damaged  
Stabilizer bar disconnected  
Spring broken  
Shock absorber mounting loose  
Rubber bushings damaged or missing  
Radius rod damaged or missing  
Shock absorber leaking or functioning improperly

**Tires**

Tread depth less than 2/32 inch  
Sizes mismatched  
Visible damage

**Wheels**

Visible cracks, damage or repairs  
Mounting bolts loose or missing

**Exhaust System**

Leakage

People's Commerce

DEALER

1001 W Ridge Pike Conshohocken , PA 19428

ADDRESS

SEE MANAGER (610) 239-7300

SEE FOR COMPLAINTS

**I hereby acknowledge receipt of the Buyers Guide at the closing of this sale.**



CUSTOMER SIGNATURE

01/21/2016

DATE

**IMPORTANT:** The information on this form is part of any contract to buy this vehicle. Removal of this label before consumer purchase (except for purpose of test-driving) is a violation of federal law (16 C.F.R. 455).

# BUYERS GUIDE

**IMPORTANT:** Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

2006  
YEAR

HYUNDAI  
VEHICLE MAKE

SONATA  
MODEL

P006016

DEALER STOCK NUMBER (Optional)

5NPEU46F36H127155

VIN NUMBER

WARRANTIES FOR THIS VEHICLE:

## ☐ IMPLIED WARRANTIES ONLY

This means that the dealer does not make any specific promises to fix things that need repair when you buy the vehicle or after the time of sale. But, state law "implied warranties" may give you some rights to have the dealer take care of serious problems that were not apparent when you bought the vehicle.

## ☒ WARRANTY

- ☐ FULL ☒ LIMITED WARRANTY. The dealer will pay  $\frac{100}{100}$  % of the labor and  $\frac{100}{100}$  % of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

### SYSTEMS COVERED:

### DURATION:

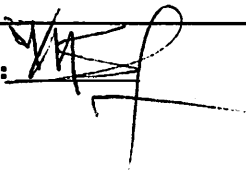
Engine and Transmission	18 month/18,000 miles Engine and Transmission
	warranty. Replacement Only.
	All warranty repairs are done in house.
	\$100.00 deductible plus \$50 for fluids.
	18 meses o 18,000 millas de garantia en remplazo
	de motor y transmision. Todas las reparaciones
	tienen que ser en nuestro taller.
	\$100.00 deductible mas \$50 para fluidos.

☐ SERVICE CONTRACT. A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of the time of sale, state law "implied warranties" may give you additional rights.

PRE PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

Initials:



~~The maintenance and care of your car begins immediately at lease signing. While you are welcome to service your vehicle at any mechanical shop of your choice, our shop is the lowest rate in the area at \$60 dollars per hour.~~

2. With your lease you are entitled to certain special benefits:

- a. State Inspection -
- b. Scheduled Oil changes

3. You are leasing a used-car. It is not unusual for cars to have a "check engine light" appear. In the event that this occurs this is not necessarily a true indicator that something is wrong. However, please call our service department and we will be happy to accommodate you with an appointment. Be sure not to tow the car as fees will NOT be reimbursed.

4. Should your car break down at any time, you are encouraged to have it towed to either of our facilities. PLEASE BE ADVISED OF THE FOLLOWING:

If the car is towed due to a condition that made it non drivable there will be no charge for the tow within 15 miles radius.

If your car is unnecessarily towed to our facility and it could have been driven, you will be charged for the tow. The charge for a tow that could have been avoided is \$120 per tow. Some examples of avoidable tows are: low fuel/no gas, a battery needed a jump, and client lost the Key. These are not all of the unnecessary tows. However, they are just a few examples.

5. When you bring your car to service at either of our facilities, we will diagnose the car's condition and provide an update. The charge for a diagnostic is \$60.00. You are welcome to wait for the repair at our customer lounge. Or, if we have a driver available, we will drop you off at any reasonable place of your choosing.  
WE DO NOT OFFER LOANER SERVICE.

6. We do not repair any of the following:

ABS and Airbag lights power, sliding doors, video equipment, cruise control mechanisms, Sun roofs.

If your car has a sunroof, and you wish to either stop a leak or keep it closed, we will happily seal it for you. If either of the above exceptions occur in your car and you wish to pursue possible diagnosis and/or repair, you are encouraged to take it to any mechanic of your choice..

7. We do NOT swap clients out of cars. The car you are leasing today is your obligation for the duration of the lease.

8. The damage waiver service we offer is meant to buffer against possible future physical damage to your car of the kind that may be incurred during an accident. If your car can be fixed, your out-of-pocket payment will not exceed \$500 regardless of the cost of repair. If the car is totaled in the accident, and your account is in good standing, you will be provided a similar vehicle, for the same out-of-pocket payment of \$500.

9. Vehicles come with an 18 months or 18,000 miles warranty on the replacement of the engine or transmission. ONLY!

Customer

[Signature]

Date 01-21-16





Drivehere.com

1001 W Ridge Pike Conshohocken Pa 19428

This letter is to inform you that Peoples Commerce will take \$ 320 on 1-29-16 (date) as part of the due at signing. The original due at signing of the vehicle is \$ 320 and we will take \$ 320 on date 1-29-16 to complete the due at signing.

Not Paying the remaining part of the due at signing might be considered by the leasing company a breach of contract and will be also considered in default, therefore we will have the rights to bring the vehicle back to the lot in order to try to find a solution.

Customer: Kelphala Sessay

Stock: P006016

Make/Model: Hyundai Sonata

Customer: [Signature]

Drivehere.com/

Peoples Commerce Representative

[Signature]

\*\*\* LEASE SIGNING RECEIPT \*\*\*

People's Commerce  
1001 W Ridge Pike  
Conshohocken, PA 19428-

Receipt Number: 649420  
Contract: P006016 PayDate: 01/21/2016  
Vehicle : 2006 BLACK HYUNDAI S  
Stock # : P006016

Received At Signing

Amount Received : \$320.00

SESSAY, KELPHALA BALLA  
2114 S LLOYD ST  
PHILADELPHIA, PA 19142-

Rcvd At: PEOPLE'S COMMERCE  
Rcvd By: YESENIA DEJESUS

FOR PAYMENT INFO. : (610) 239-7300 Rcvd At: 03:07Pm

\*\*\*\*\*NON REFUNDABLE\*\*\*\*\*

\*\*\* MISCELLANEOUS DISBURSEMENT RECEIPT \*\*\*

People's Commerce  
1001 W Ridge Pike  
Conshohocken, PA 19428-

Receipt Number: 649421  
PayDate: 01/21/2016

Paid By : CASH

Applied To:  
P006016

Amount Disbursed:       -\$320.00

Rcvd At: People's Commerce  
Rcvd By: YESENIA DEJESUS

FOR PAYMENT INFO. : (610) 239-7300  
\*\*\*\*\*NON REFUNDABLE\*\*\*\*\*



**MV-1L (8-07)**

Department of Transportation  
Bureau of Motor Vehicles  
1101 S. Front Street  
Harrisburg, PA 17104-2516

# APPLICATION FOR LESSEE INFORMATION

FOR DEPARTMENT USE ONLY

**APPLICATION TO ADD, CHANGE OR DELETE LESSEE INFORMATION FOR A LEASED VEHICLE****CHECK ✓ THE APPROPRIATE BLOCK:**

- ☐ **Daily Rental Vehicle** - Complete Sections A, B and E.
- ☒ **Leased Vehicle** - Check the appropriate box below and complete sections indicated:
- ☒ **Add Lessee Information** - Complete Sections A through E.
- ☐ **Change Lessee Information** - Complete Sections A and C (if changed), D (if changed) and E.
- ☐ **Delete Lessee Information** - Complete Sections A and E.

**NOTE:** Any changes in this information provided at time of the original application will require a new MV-1L to be completed and returned to the Department (i.e., daily rental to long term lease, long term to daily rental).

<b>A VEHICLE INFORMATION</b>				
VEHICLE IDENTIFICATION NUMBER 5NPEU46F36H127155		TITLE NUMBER 75487291601		REGISTRATION PLATE NUMBER JZN7759
<b>B VEHICLE OWNER INFORMATION - NOTE: The title will always be in the name of the owner and mailed to the owner or encumbrance holder.</b>				
LAST NAME OR FULL BUSINESS NAME People's Commerce		FIRST NAME		MIDDLE NAME
STREET ADDRESS 1001 W Ridge Pike				
CITY Conshohocken		STATE PA		ZIP CODE 19428
<b>C LESSEE INFORMATION - Person/Company leasing the vehicle from the vehicle owner.</b>				
APPLICANT LAST NAME OR FULL BUSINESS NAME SESSAY, KELPHALA BALLA		FIRST NAME	MIDDLE NAME	PA DL OR PHOTO ID # OR BUS. ID # 22839392
				DATE OF BIRTH 05/27/1954
CO-APPLICANT LAST NAME N/A		FIRST NAME	MIDDLE NAME	PA DL OR PHOTO ID # N/A
				DATE OF BIRTH N/A
CURRENT STREET ADDRESS 2114 S LLOYD ST				
CITY PHILADELPHIA		STATE PA		ZIP CODE 19142
<b>D MAILING INFORMATION - Please read each column heading.</b>				
Check the appropriate block to indicate the proper combination	Registration owner - who keeps the registration plate when the lease expires.	Registration document recipient - who will receive the registration plate, card, sticker, weight class decal, and VIN plate.		Application to renew recipient - who will receive the registration renewal application.
0 <input type="checkbox"/>	VEHICLE OWNER	VEHICLE OWNER		VEHICLE OWNER
1 <input type="checkbox"/>	VEHICLE OWNER	LESSEE		VEHICLE OWNER
5 <input type="checkbox"/>	VEHICLE OWNER	VEHICLE OWNER		LESSEE
6 <input type="checkbox"/>	LESSEE	LESSEE		VEHICLE OWNER
7 <input type="checkbox"/>	LESSEE	VEHICLE OWNER		LESSEE
2 <input checked="" type="checkbox"/>	LESSEE	LESSEE		LESSEE
<b>E CERTIFICATION</b>				
I certify all information listed above is true and correct.				
X _____ Signature of Vehicle Owner or Authorized Person		02/09/2016 Date		

Visit us at [www.dmv.state.pa.us](http://www.dmv.state.pa.us)